

REMARKS

Claims 1-6 were presented by Applicant and were rejected. Claims 1-5 are cancelled. Claim 6 is amended. Claims 7-15 are added. No new matter is being added.

Applicant thanks the Examiner for agreeing to a telephone interview, which was held on January 27, 2004.

In his Office Action, the Examiner rejected claims 1-6 under 35 U.S.C. §§ 101 and 112 as not having utility. Examiner and attorneys for Applicant agreed by telephone that reciting a "computer-implemented method" would overcome the rejections under 35 U.S.C. §§ 101 and 112. Although claims 1-5 are cancelled, new method claims 7-10 recited a computer-implemented method and should not be subject to a rejection under 35 U.S.C. §§ 101 or 112. Similarly, claim 6 as amended and the remaining new claims each recite statutory subject matter having utility, and should not be subject to a rejection under 35 U.S.C. §§ 101 or 112. Claim 6 is additionally amended to clarify that the user interface is additionally suited to display plan results to a user.

The Examiner also rejected claims 1-6 under 35 U.S.C. § 102(b) as being unpatentable over Tarbox. New claim 7 is illustrative and recites:

7. (New) A computer-implemented method for managing multiple life cycle plans, each plan including at least one item, each item having at least one variable, the results of a plan depending on the values of variables of the items of the plan, the method comprising:
determining values of item variables for a first set of items;
constructing a first plan according to the first set of items, and
storing an indication that each item in the first set of items is active in the first plan;
determining values of item variables for a second set of items;
constructing a second plan according to the second set of items, the second set of items including at least one item from the first set of items, and storing an indication that each item in the second set of items is active in the second plan;
determining a result for each plan according to the items active in the plan; and
displaying the results.

The claimed invention enables efficient development and comparison between multiple life cycle plans without requiring complete duplication of prior plans. Because items can be active in multiple plans, multiple copies of the same item need not be made for each different plan a user wishes to construct. Using the claimed invention, a user

can evaluate the effects of different life choices and different economic assumptions, and can see the results those differences make to each plan.

Tarbox does not disclose the claimed invention. Tarbox recites a method designed to enable employee participants to access independent professional money management for their Benefit Plan assets in a manner free from economic conflicts of interest. Tarbox describes making investment recommendations to individuals by calculating a risk tolerance for an individual and determining an asset allocation model for that individual. Tarbox does not manage multiple life cycle plans, nor does Tarbox construct plans according to sets of items. Indeed, Tarbox is geared towards recommending particular classes of investments to a user, not displaying results of life cycle plans having different items. Thus, since Tarbox does not, for example, disclose "constructing a first plan according to the first set of items, and storing an indication that each item in the first set of items is active in the first plan," or indeed other steps of claim 7, claim 7 is patentable over Tarbox. Dependent claims 8-10 are also patentable over Tarbox, both because they depend from patentable independent claim 7, and because they each recite their own patentable features. Independent claim 11 and its dependent claims 12-14, as well as independent claims 6 as amended and 15 are also patentable over Tarbox for reasons analogous to claim 7.

Accordingly, the Examiner is asked to withdraw his rejection of claim 6, and to issue a Notice of Allowance allowing all claims now pending, claims 6-15.

Finally, the Examiner objected to the title, which is amended herein to recite "Managing Changes Among Multiple Lifecycle Plans."

Should any matters remain outstanding prior to allowance, the Examiner is invited to contact the undersigned attorney by telephone.

Respectfully submitted,
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Date: January 29, 2004

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